

OUR PRIVACY STATEMENT

Your privacy... is our concern.

Our company is concerned about your privacy. When we provide a quotation or issue a policy to an individual, we need information about the person or property to be insured. However, we consider this information private and have taken steps to protect its confidentiality.

- What kind of information we have and where we get it
- Who has access to this information
- How to find out what information we have about you

WHAT KIND OF INFORMATION WE HAVE AND WHERE WE GET IT

You provide us with most of the information we need as part of the application process. We may also request reports from various consumer reporting agencies in connection with your application for insurance and/or any renewal of such insurance. The kind of information we may gather depends upon the type of policy, but may include: automobile motor vehicle reports, claim reports, credit reports and property inspections. We may also receive and verify other information from government agencies or independent reporting companies to help us correctly rate and properly underwrite your insurance risk. (Residents of Maine and New York: Please note that state law requires us to explain that we will inform you, upon request, whether or not a consumer report was requested, and if so, of the name and address of the consumer reporting agency that furnished the report.) If you decide to insure with us, your file may also contain information connected with any claims you've had. The claim representative may comment, for example, on the condition of the property, or let us know if there have been any changes in the way it's used. We may also keep a police report, if there was one in connection with an accident. We also, occasionally, require some medical information about an insured – if, for example, we need to know whether a physical impairment will affect a person's ability to drive safely.

WHO HAS ACCESS TO THIS INFORMATION

Information, which has been collected about you, which we keep, will be contained in our records. We will refer to and use this information to issue, and then service your insurance and settle claims. Except as described below, we will not disclose information about you without your authorization. We may, without your prior permission and only if permitted by law, provide information about you contained in our records and files to certain persons or organizations such as:

- Your independent agent or broker
- Our affiliated property and casualty insurance companies
- An independent claim adjuster or investigator once a policy is established
- Persons or organizations that conduct scientific research, including actuarial or underwriting studies
- An insurance support organization or another insurer, to prevent or prosecute fraud or to properly underwrite the risk

Also, on rare occasions, we may be required to share this information:

- With a State Insurance Department or other governmental agency, if required by federal, state or local laws
- If ordered by a summons, court order, search warrant or subpoena
- To protect our own legal interests, or in case of suspected fraud or other illegal activities.

HOW TO FIND OUT WHAT INFORMATION WE HAVE ABOUT YOU

You may see and copy the personal information in your files (except for certain documents pertaining to claims and lawsuits, or medical in nature). If you believe any of our information is incorrect, we'll reinvestigate and if we agree there was an error, we'll correct it. If we don't agree, you're still entitled to file a statement with us, disputing the information. We'll send the correction or statement to anyone who received or will receive the original information.

- If we do not issue a policy for you, the only information we will have on file will be that gathered by us during the quotation process. If you wish to inquire about this information, please write to: PRIVACY COORDINATOR, PO Box 280, Millville, PA 17846.
- If we issue a policy for you, your policy package will include the address at which you can write to us with questions about the right of access to or correction of your policy file.

In order for us to safeguard your information, your request to see and copy such information must be in writing and include your name, address, policy number, daytime phone number, the best time of day for us to call, and a copy of personal identification such as your driver's license.